

Frequently Asked Questions about Employee Participation

Does my income determine if I can receive premium assistance?

Yes. Your qualification for premium assistance is based on several criteria, one of which is family income. Please refer to the chart provided. Look at the number of people you are financially responsible for (family size) and your total household income before taxes. You must have an income less than or equal to the amounts in this chart.

Can my family members receive premium assistance?

If you qualify, your spouse and your minor children do as well. This program offers premium assistance for you, your spouse, and any minor child you choose to enroll. Each child under the age of 19 that you elect to enroll is qualified for up to \$100/month in premium assistance, with a maximum assistance of up to \$300/month for all of your children.

What if I currently have health insurance?

You can not receive premium assistance if you already have health insurance. This is a program to assist individuals who are uninsured.

Can I use this as my secondary insurance?

No, this is a program to assist individuals who are uninsured.

When will I know if I qualify for premium assistance?

You will be notified within 60 days from the date your employer submits the required paperwork to the insurance representative. The paperwork includes your application for insurance as well as your application for premium assistance.

| 2005 Income Guidelines | |
|-------------------------------|-----------------------------|
| Family Size | Gross Monthly Income |
| 1 | \$1,475 |
| 2 | \$1,978 |
| 3 | \$2,481 |
| 4 | \$2,983 |
| 5 | \$3,486 |
| 6 | \$3,988 |
| 7 | \$4,491 |
| 8 | \$4,993 |